



# Small Loans Program (SLP)

Learn about the Environmental Loans programs and find guidance at [dnr.wi.gov/aid/eif.html](http://dnr.wi.gov/aid/eif.html)

The Small Loans Program (SLP), a subprogram of the Clean Water Fund Program (CWFP), provides interest rate subsidy to local governments for State Trust Fund (STF) loans from the Board of Commissioners of Public Lands (BCPL) used to fund DNR-approved wastewater and storm water infrastructure projects (with total estimated project costs of **\$2,000,000 or less**).

- Learn about the SLP and find guidance at [dnr.wi.gov/aid/documents/eif/small.html](http://dnr.wi.gov/aid/documents/eif/small.html)

## Municipalities Eligible for CWFP Loans Provided at **0%** of the Market Rate of 3.600%

The effective (subsidized) interest rate for projects financed through the SLP is influenced by: STF loan term and interest rate, CWFP interest rate subsidy, and percentage of total project costs attributable to septage. **If septage costs are between 0% and 100%**, contact Michelle Eis at 608-267-0490 or [MichelleM.Eis@Wisconsin.gov](mailto:MichelleM.Eis@Wisconsin.gov) to determine the effective (subsidized) interest rate.

**0% Septage Costs** - Effective SLP interest rates for projects with no septage costs.

STF LOAN TERM	STF INTEREST RATE	Less SLP SUBSIDY	Equals EFFECTIVE INTEREST RATE
2 years	4.250%	3.600%	<b>0.650%</b>
3-5 years	4.250%	3.600%	<b>0.650%</b>
6-10 years	4.500%	3.600%	<b>0.900%</b>
11-20 years	4.750%	3.600%	<b>1.150%</b>

**100% Septage Costs** - Effective SLP interest rates for projects with all septage costs.

STF LOAN TERM	STF INTEREST RATE	Less SLP SUBSIDY	Equals EFFECTIVE INTEREST RATE
2 years	4.250%	3.600%	<b>0.650%</b>
3-5 years	4.250%	3.600%	<b>0.650%</b>
6-10 years	4.500%	3.600%	<b>0.900%</b>
11-20 years	4.750%	3.600%	<b>1.150%</b>

The SLP subsidy shown is valid for the quarter beginning 01/01/2019 through 03/31/2019. The interest rates offered through the BCPL STF loan program will change depending on current market conditions. The STF interest rates shown above are current as of 12/11/18 ([bcpl.wisconsin.gov/Pages/CurrentInterestRates.aspx](http://bcpl.wisconsin.gov/Pages/CurrentInterestRates.aspx)).

## Contact Information

### Small Loans Program (SLP)

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PUB-CF-051 12/2018 Wisconsin DNR Environmental Loans Section CWFP 608-264-8986 SDWLP 608-266-0849 1/1

